

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## FIRE, FIRE AND THEFT AND LIMITED SPECIFIED CAUSES OF LOSS COVERAGE FOR DEALERS

This endorsement modifies insurance provided under the following:

### GARAGE COVERAGE FORM

With respect to coverage provided by this endorsement, the provisions of the Coverage Form apply unless modified by the endorsement.

This endorsement changes the policy effective on the inception date of the policy unless another date is indicated below.

Endorsement Effective	
Named Insured	Countersigned By

(Authorized Representative)

### SCHEDULE

Coverages	Types of "autos"		Interests covered			
	New "Autos"	Used "autos", Demonstrators and Service Vehicles	Your interest in covered "autos" you own	Your interest only in financed covered "autos"	Your Interest and the interest of any creditor named as a loss payee	All interests in any "auto" not owned by you or any creditor while in your possession or consignment for sale
Fire	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Fire and Theft	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Limited Specified Causes of Loss	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Location No.	Coverages	Covered "Autos" (Entry of one or more of the symbols described in Section I of the Garage Coverage Form shows which "autos" are covered "autos")	Limit of Insurance For Each Location	Rates	Premium
	Fire		\$		\$
	Fire and Theft		\$ MINUS \$ DEDUCTIBLE		\$
	Limited Specified Causes of Loss		FOR EACH COVERED "AUTO" FOR "LOSS" CAUSED BY THEFT SUBJECT TO \$ MAXIMUM DEDUCTIBLE FOR ALL THEFT "LOSS" IN ANY ONE EVENT		\$
	Fire		\$	\$	
	Fire and Theft		\$ MINUS \$ DEDUCTIBLE		\$
	Limited Specified Causes of Loss		FOR EACH COVERED "AUTO" FOR "LOSS" CAUSED BY THEFT SUBJECT TO \$ MAXIMUM DEDUCTIBLE FOR ALL THEFT "LOSS" IN ANY ONE EVENT		\$
	Fire		\$	\$	
	Fire and Theft		\$ MINUS \$ DEDUCTIBLE		\$
	Limited Specified Causes of Loss		FOR EACH COVERED "AUTO" FOR "LOSS" CAUSED BY THEFT SUBJECT TO \$ MAXIMUM DEDUCTIBLE FOR ALL THEFT "LOSS" IN ANY ONE EVENT		\$

(If no entry appears above, information required to complete this endorsement will be shown in the Declarations as applicable to this endorsement.)

PREMIUM BASIS – Reporting (Quarterly or Monthly) or Nonreporting (Indicate Basis Agreed Upon by X in the ☐.

☐ REPORTING BASIS (Quarterly or Monthly as indicated by X in the ☐.

You must report to us on our form the locations of your covered "autos" and their total value at each such location. For your main sales location identified as location no.1, you must include the total value of all covered "autos" you have furnished or made available to yourself, your executives, your employees or family members and other Class II-Non-Employees, and covered "autos" that are temporarily displayed or stored at locations other than those stated in ITEM THREE of the Supplementary Schedule. For your main sales location you must include the total value of all service vehicles.

**YOUR REPORTING BASIS IS:**

- ☐ **QUARTERLY** You must give us your first report by the fifteenth of the fourth month after the policy begins. Your subsequent reports must be given to us by the fifteenth of every third month. Your reports must contain the value for the last business day of every third month coming within the policy period.
- ☐ **MONTHLY** You must give us your reports by the fifteenth of every month. Your reports will contain the total values you had on the last business day of the preceding month.

Premiums will be calculated pro rata of the annual premium for the exposures contained in each report. At the end of each policy year we will add the monthly premiums or the quarterly premiums to determine your final premium due for the entire policy year. The estimated total premiums will be credited against the final premium due.

- ☐ **NONREPORTING BASIS** Stated Limit of Insurance applies.

- A.** This endorsement provides only those coverages where a charge is shown in the Schedule. Each coverage selected applies only to the types of covered "autos" and interests indicated in the Schedule by an X in the ☐.
- B.** We will pay for "loss" to a covered "auto" or its equipment under:
  - 1.** Fire Coverage. Caused by:
    - a.** Fire, lightning or explosion; or
    - b.** The sinking, burning, collision or derailment of any conveyance transporting the covered "auto".
  - 2.** Fire and Theft Coverage. Caused by:
    - a.** Fire, lightning or explosion;
    - b.** Theft; or
    - c.** The sinking, burning, collision or derailment of any conveyance transporting the covered "auto".
  - 3.** Limited Specified Causes of Loss Coverage. Caused by:
    - a.** Fire, lightning or explosion;
    - b.** Theft;
    - c.** Windstorm, hail or earthquake;
    - d.** Flood; or
    - e.** The sinking, burning, collision or derailment of any conveyance transporting the covered "auto".
- C.** The **PHYSICAL DAMAGE COVERAGE** provisions apply to the coverage indicated in the Schedule.